

UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:	:	CHAPTER 13
ANDREW CHARLES HOY	:	
Debtor	:	
	:	
JACK N. ZAHAROPOULOS	:	
STANDING CHAPTER 13 TRUSTEE	:	
Movant	:	
	:	
ANDREW CHARLES HOY	:	CASE NO. 1-24-bk-02639
Respondent	:	

TRUSTEE'S OBJECTION TO CHAPTER 13 PLAN

AND NOW, this 22nd day of November 2024, comes Jack N. Zaharopoulos, Standing Chapter 13 Trustee, and objects to the confirmation of the above-referenced Debtor(s)' Plan for the following reason(s):

1. Debtor(s)' Plan violates 11 U.S.C. § 1322(a)(2) in that the Debtor(s) has not provided for full payment, in deferred cash payments, of all claims entitled to priority under 11 U.S.C. § 507.
2. Failure to properly state the liquidation value in Section 1B of the Plan. Liquidation value must be updated once an accurate value of real estate is listed on Schedule A.
3. Debtor(s)' Plan violates 11 U.S.C. § 1325(a)(4) in that the value of property to be distributed under the Plan on account of each allowed unsecured claim is less than the amount that would be paid on such claim if the estate were liquidated under Chapter 7. More specifically, the Debtor has excess non-exempt equity in the following:
 - a. Residential real estate. The Trustee requests proof of the value of the Debtor(s) home as stated in his/her schedules.
4. The Debtor has not demonstrated that all tax returns have been filed as required by §1325(a)(9), specifically, the 2023 Federal return.
5. Trustee avers that Debtor(s)' Plan cannot be administered due to the lack of the following:
 - a. The Debtor has not provided to the Trustee copies of the 2023 Federal Income Tax returns as required by § 521(e)(2)(A).
 - b. Pay stubs for the months of September and October 2024.

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WHEREFORE, Trustee alleges and avers that Debtor(s) Plan cannot be confirmed, and therefore Trustee prays that this Honorable Court will:

- a. Deny confirmation of Debtor(s) Plan.
- b. Dismiss or convert Debtor(s) case.
- c. Provide such other relief as is equitable and just.

Respectfully submitted:

/s/Jack N. Zaharopoulos
Standing Chapter 13 Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036
(717) 566-6097

CERTIFICATE OF SERVICE

AND NOW, this 22nd day of November 2024, I hereby certify that I have served the within Objection by electronically notifying parties or by depositing a true and correct copy of the same in the United States Mail at Hummelstown, Pennsylvania, postage prepaid, first class mail, addressed to the following:

KARA K GENDRON
MOTT & GENDRON LAW
125 STATE STREET
HARRISBURG, PA 17101-

/s/Tammy Life
Office of Jack N. Zaharopoulos
Standing Chapter 13 Trustee